

NFIP

New Hampshire's Floodplain Management Program

Fact Sheet #2

Elevation Certificate

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Elevation Certificate Overview

The National Flood Insurance Program (NFIP) Elevation Certificate is an administrative tool that can be used to provide elevation information for three different purposes. The Elevation Certificate is used to ensure compliance with community floodplain management ordinances, to determine the proper flood insurance premium rate, or to support a request for a FEMA Letter of Map Amendment (LOMA). Below is a brief summary of each of these purposes.

Community Floodplain Management

Communities that participate in the NFIP have adopted and enforce community floodplain regulations. One of the community's requirements is to require and obtain certain elevation data for all new and substantially improved structures located in a special flood hazard area. Community permitting officials must review this elevation data to ensure floodplain development complies with the regulations (see pages 3 and 4 of this fact sheet for guidance on reviewing an Elevation Certificate).

Although not required as part of their NFIP participation, communities are **strongly encouraged** to require applicants submit a completed Elevation Certificate as the method to document the required elevation data. Communities that also participate in the NFIP Community Rating System (CRS) are **required** to obtain and maintain Elevation Certificate for all new and substantially improved structures.

Flood Insurance

The second purpose of the Elevation Certificate is for use by insurance companies for flood insurance rating purposes. In general, an Elevation Certificate is currently not required for older homes, which are not rated based on the structure's elevation data. Property owners of older structures have the option of having their flood insurance

policy rated with an Elevation Certificate for a more favorable rating. Property owners of newer structures are required to submit a completed Elevation Certificate to their insurance company to obtain a flood insurance policy. These structures must be rated based on elevation data.

Letter of Map Amendment

The third purpose of the Elevation Certificate is providing elevation data as part of the FEMA Letter of Map Amendment (LOMA), which is the official FEMA process to remove a structure or a property from the floodplain. The purpose of the LOMA application is to request FEMA to remove a structure or a property from the floodplain by submitting elevation data of the structure or property and the surrounding land. A Licensed Land Surveyor must complete either the Elevation form of the LOMA application or a FEMA Elevation Certificate. More information about the LOMA and other Map Change processes can be found in Fact Sheet #10 - Letter of Map Changes located on NH OEP's web site at: <http://www.nh.gov/oep/planning/programs/fmp/outreach.htm>

Elevation Certificate Resources and Training

Elevation Certificate (FEMA Form 81-31)

<http://www.fema.gov/media-library/assets/documents/160>

Reviewing the Elevation Certificate for Compliance with Floodplain Regulations

On pages 3—5 of this Fact Sheet is a sample Elevation Certificate with information on how to review completed elevation data to ensure compliance with floodplain regulations.

How to get an Elevation Certificate

Contact a NH Licensed Land Surveyor, Registered Professional Engineer or Registered Architect.

In some cases, a Community's Building Permitting Office may have a copy of a structure's Elevation Certificate on file.

FEMA's Floodplain Management Bulletin: Elevation Certificates

FEMA's Floodplain Management Bulletin addresses frequently asked questions about completing and using the Elevation Certificate and is primarily intended to assist local floodplain management officials with responsibility for administering the community's floodplain management ordinance and to assist land surveyors, architects, and engineers who are authorized by law to certify elevation information on the Elevation Certificate. <http://www.fema.gov/media-library-data/20130726-1511-20490-9287/fema467-6-10-04.pdf>

Homeowner's Guide to Elevation Certificates

<https://www.fema.gov/media-library/assets/documents/32330>

Elevation Certificate Training Webinars

Online training is regularly held by a FEMA contractor on the proper way to complete an Elevation Certificate and best practices for using it for the community floodplain development review process. 2.5 hours. To view upcoming sessions and to register, click on link below and click on the "Upcoming" tab.

<https://atkinsglobalna.webex.com/mw3100/mywebex/default.do?siteurl=atkinsglobalna&service=7>

EC Made EZ

A copy of the PowerPoint presentation and other resources from a webinar conducted by a FEMA contractor for insurance agents how to properly use the Elevation Certificate in the rating and policy issuance process. Although geared for insurance agents, this information can be useful for others. <http://floodinsurancetraining.com/ec-made-ez-online/>

Guidance for Reviewing for Compliance with Community Floodplain Regulations

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB No. 1660-0008
Expiration Date: November 30, 2018

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1-9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION					FOR INSURANCE COMPANY USE	
A1. Building Owner's Name John Smith					Policy Number:	
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 123 Main Street					Company NAIC Number:	
City Waterville		State Alaska		ZIP Code 12345		
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)						
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)						
A5. Latitude/Longitude: Lat. Long. Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983						
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.						
A7. Building Diagram Number						
A8. For a building with a crawlspace or enclosure(s):						
a) Square footage of crawlspace or enclosure(s) 700 sq ft						
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade 10						
c) Total net area of flood openings in A8.b 720 sq in						
d) Engineered flood openings? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No						
A9. For a building with an attached garage:						
a) Square footage of attached garage sq ft						
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade						
c) Total net area of flood openings in A9.b sq in						
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No						
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION						
B1. NFIP Community Name & Community Number Waterville 123456			B2. County Name Brown		B3. State Alaska	
B4. Map/Panel Number 120	B5. Suffix C	B6. FIRM Index Date 01/01/2000	B7. FIRM Panel Effective/ Revised Date 01/01/2000	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth) 200.5	
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9: <input checked="" type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source:						
B11. Indicate elevation datum used for BFE in Item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source:						

Verify that Item A8 (c) is equal or greater than Item A8 (a). If Item A8 (c) is equal or greater, then the crawlspace/enclosure is compliant. If Item A8(c) is less, then the crawlspace/enclosure is not compliant.

ELEVATION CERTIFICATE

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IMPORTANT: In these spaces, copy the correct information.

Building Street Address (including Apt., Unit, S
123 Main Street

City
Waterville

SECTION C – BUILDING ELEVATIONS

C1. Building elevations are based on: ☐
*A new Elevation Certificate will be required.

C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V
Complete Items C2.a–h below according to the building diagram.

Benchmark Utilized: _____ Verify _____

Indicate elevation datum used for the elevations in items a) through h):
☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: _____

Datum used for building elevations must be the same as that used for the BFE.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor) 197.75

b) Top of the next higher floor 205.0

c) Bottom of the lowest horizontal structural member (V Zones only) _____

d) Attached garage (top of slab) _____

e) Lowest elevation of machinery or equipment servicing the building
(Describe type of equipment and location in Comments) 210.0

f) Lowest adjacent (finished) grade next to building (LAG) 197.55

g) Highest adjacent (finished) grade next to building (HAG) 202. _____

h) Lowest adjacent grade at lowest elevation of deck or stairs, in _____
structural support _____

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certificate is true and correct to the best of my knowledge and belief. I certify that I am a duly licensed professional and I understand that any false statement is a violation of Section 1001.

Were late _____

Certifier _____

Title _____

Company Name _____

Address _____

City _____ State _____ ZIP Code _____

Signature _____ Date _____ Telephone _____

Place Seal Here

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable)

Verify that Item C2(a) is equal or greater than Item B9. If Item C2(a) is greater, then it is compliant. If Item C2(a) is not greater, verify that Item A8 (a-d) is correctly completed. If it is, then Item C2(a) is not considered the Lowest Floor and is not required to be equal or greater than B9. If Item A8 (a-d) is not completed or is not correct then Item C2(a) is considered the Lowest Floor and must be equal or greater than Item B9 to be compliant.

If Item C2(a) is less than Item B9 but Item A8(a-d) is completed correctly, then Item C2(b) is considered the Lowest Floor. If so, then Item C2(b) must be equal or greater than Item B9 to be compliant.

Verify that Item C2(e) is equal or greater than Item B9 in order to be compliant.

Verify that Item C2(f) is equal or less than Item C2(a). If Item C2(f) is equal or less, then the Bottom Floor is at or above the ground on all sides (no basement). If Item C2(f) is greater, then the Bottom Floor is below the ground on all sides and is considered a basement and not compliant.

For a structure in Zone AO, verify in Item E1(a) that the top of bottom floor is the required number of feet (see blue text box below) ABOVE the HAG. If Item E1(a) is not ABOVE HAG, verify that Item A8 (a-d) is correctly completed. If it is, then the bottom floor is not considered the Lowest Floor and is not required to be above HAG. If Item A8 (a-d) is not completed or is not compliant then the bottom floor is considered the Lowest Floor and must be the required number of feet (see blue text box below) ABOVE the HAG to be compliant.

For a structure in Zone A, in Item E1(a) verify that the top of bottom floor is at least 2 feet ABOVE the HAG. If not, the structure will be rated with a higher flood insurance premium.

Verify that Item E1(b) is at or above the LAG to be in compliance. If item E1(b) is below the LAG, the bottom floor is considered a basement and the Lowest Floor, which is not in compliance and will result in a higher flood insurance premium.

For complete Sections A, B, and C. For Items E1–E4, use natural ground elevation in feet or meters.

E1. Provide elevation information for the following and check the appropriate box to indicate whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).

a) Top of bottom floor (including basement, crawlspace, or enclosure) is 3 2 ☒ feet ☐ meters ☒ above or ☐ below the HAG.

b) Top of bottom floor (including basement, crawlspace, or enclosure) is 1 1 ☒ feet ☐ meters ☒ above or ☐ below the LAG.

E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 1–2 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is ☒ feet ☐ meters ☒ above or ☐ below the HAG.

E3. Attached garage (top of slab) is 3 0 ☒ feet ☐ meters ☒ above or ☐ below the HAG.

E4. Top of platform of machinery and/or equipment servicing the building is ☒ feet ☐ meters ☐ above or ☐ below the HAG.

E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? ☐ Yes ☐ No ☐ Unknown. An official must certify this information in Section G.

SECTION F – PROPERTY OWNER (OR AUTHORIZED REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative (for Zone AO only) must sign here. I certify that the information provided in Sections A, B, and E for Zone AO is correct and true to the best of my knowledge.

State ZIP Code

For a structure in Zone AO with flood openings indicated in Item A8 (a-d), verify that Item E2 is ABOVE the HAG by the required number (see blue text box below). If the next higher floor is BELOW the required number, the structure is not compliant and will result in a higher flood insurance premium.

For a structure in Zone A with flood openings indicated in Item A8 (a-d), verify that Item E2 is at least 2 feet ABOVE HAG. If the next higher floor is less than 2 feet ABOVE HAG, it will result in a higher flood insurance premium.

For a structure in Zone AO, verify that Item E4 is above the required number (see text blue box below).

For a structure in Zone A, verify that Item E4 is at least 2 feet ABOVE HAG. If not, the structure will be rated with a higher flood insurance premium.

Zone AO Flood Elevation Requirements

The lowest floor of a structure in Zone AO must be located at a certain required number.

The depth number indicated on the FIRM and recorded in Item B9
OR

If no depth number is indicated the top of bottom floor should be at least
2 feet ABOVE HAG.

☐ Check here if attachments.